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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re the application of
LENT, et al

Examiner: John W. Hayes

Serial No. 09/185,878

Art Unit: 3621

Filed: November 3, 1998

Docket No. NEXTTP002

May 14, 2002

For: METHOD AND APPARATUS
FOR A VERIFIABLE ON LINE REJECTION
OF AN APPLICANT FOR CREDIT

CERTIFICATE OF MAILING

I hereby certify that this correspondence is being deposited with the United States Postal Service as First Class Mail in an envelope addressed to: Assistant Commissioner for Patents, Washington, DC 20231 on May 14 2002.

Signed: *Pat Tate*

Pat Tate

AMENDMENT C

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GROUP 3600

Assistant Commissioner for Patents
Washington, DC 20231

Dear Sir:

This is in response to the Office Action mailed April 25, 2002. The following amendments and remarks are respectfully submitted.

~~Please~~ cancel claims 12-14 without prejudice.

~~Please~~ substitute the enclosed corrected Figure 4A for the previously submitted version. The enclosed version incorporates the changes approved by the Examiner.